

Northern District of Georgia

In Re: Debtor(s)
Earl Stanley Bovain
P.O. Box 160082
Atlanta, GA 30316

Case No.: **12-62653-mhm**
Chapter: **7**
Judge: **Margaret Murphy**

xxx-xx-5785

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



Margaret Murphy
United States Bankruptcy Judge

Dated: November 2, 2012

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Earl Stanley Bovain
DebtorCase No. 12-62653-mhm
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: goryy
Form ID: 182Page 1 of 2
Total Noticed: 12

Date Rcvd: Nov 02, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2012.

db +Earl Stanley Bovain, P.O. Box 160082, Atlanta, GA 30316-1002
 aty +Danielle J. Eliot, Law Office of Danielle J. Eliot, PC, Suite 160, 1755 The Exchange,
 Atlanta, GA 30339-7402
 aty +Philip Crum Barnes, Shapiro and Swertfeger, Duke Bldg., Suite 100, 2872 Woodcock Boulevard,
 Atlanta, GA 30341-4015
 tr Robert Trauner, Suite 700, 1 Glenlake Parkway, NE, Atlanta, GA 30328-3496
 cr +WELLS FARGO BANK, N.A, c/o Shapiro & Swertfeger, LLP, 2872 Woodcock Boulevard, Suite 100,
 Atlanta, GA 30341-4015
 15851101 +Shapiro & Swertfeger, 2872 Woodcock Blvd, Suite 100, Atlanta, GA 30341-4015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov Nov 02 2012 23:33:12
 Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
 Atlanta, GA 30303-3315
 15851097 +EDI: AFNIRECOVERY.COM Nov 03 2012 00:43:00 Anderson Financial, P.O. Box 3097,
 Bloomington, IL 61702-3097
 15851098 +E-mail/Text: bknotice@ercollections.com Nov 02 2012 23:34:11 Enhanced Recovery Corp,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 15851099 EDI: GADEPTOFREV.COM Nov 03 2012 00:48:00 Georgia Department of Revenue, P.O. Box 161108,
 Atlanta, GA 30321
 15851100 +EDI: IRS.COM Nov 03 2012 00:48:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 15851102 +EDI: WFFC.COM Nov 03 2012 00:43:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 6

***** BYPASSED RECIPIENTS *****

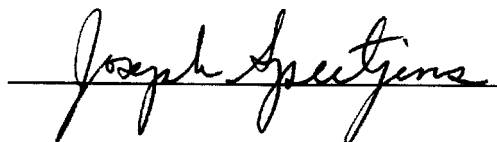
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2012

Signature:



District/off: 113E-9

User: goryy
Form ID: 182

Page 2 of 2
Total Noticed: 12

Date Rcvd: Nov 02, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2012 at the address(es) listed below:

Danielle J. Eliot on behalf of Debtor Earl Bovain danielle@djelawfirm.com, ecfdjma@gmail.com
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
Philip Crum Barnes on behalf of Creditor WELLS FARGO BANK, N.A phbarnes@logs.com
Robert Trauner GA03@ecfcbis.com

TOTAL: 4